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Damon K. I. Kali IP STRATEGY GROUP, P.C. P.O. Box 700640 San Jose, CA 95170-0640

PATENT APPLICATION
ATTORNEY DOCKET NO. DYOUP0185US

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

Examiner: James A. Reagan

Filed: 07/21/1999

Group No. 3621

Title: IMPROVEMENTS RELATING TO

ELECTRONIC TRANSACTIONS

Confirmation No. 1326

AMENDMENT D

Mail Stop Non-Fee Amendment Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated February 16, 2005, for which a response is due on May 16, 2005, and for which a three-month extension is requested, please amend the above-identified patent application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.